

**BANK OF KILMICHAEL**

	Disbursement Date 09/03/2010	RSSD (Holding Company) 3097850	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2015 \$ millions	2016 \$ millions	%chg from prev		
Assets	\$158	\$150	-5.1%		
Loans	\$90	\$87	-3.3%		
Construction & development	\$1	\$1	27.8%		
Closed-end 1-4 family residential	\$20	\$19	-4.0%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$5	\$4	-17.3%		
Commercial & Industrial	\$24	\$28	19.5%		
Commercial real estate	\$16	\$13	-18.8%		
Unused commitments	\$9	\$8	-15.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$18	\$11	-41.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$31	\$29	-7.5%		
Cash & balances due	\$13	\$17	34.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$144	\$136	-5.5%		
Deposits	\$141	\$134	-5.4%		
Total other borrowings	\$1	\$1	10.2%		
FHLB advances	\$1	\$1	10.2%		
Equity					
Equity capital at quarter end	\$14	\$14	-1.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	9.2%	--		
Tier 1 risk based capital ratio	13.7%	13.8%	--		
Total risk based capital ratio	15.0%	15.0%	--		
Return on equity <sup>1</sup>	15.6%	17.8%	--		
Return on assets <sup>1</sup>	1.4%	1.7%	--		
Net interest margin <sup>1</sup>	4.1%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	84.2%	305.5%	--		
Loss provision to net charge-offs (qtr)	452.6%	220.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2015	2016	2015	2016	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.2%	0.9%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.3%	0.3%	0.1%	--
Commercial & Industrial	6.0%	0.4%	0.0%	0.0%	--
Commercial real estate	0.0%	0.2%	0.1%	0.0%	--
Total loans	1.8%	0.4%	0.0%	0.0%	--